



Important Notice From Your Prescription Drug Coverage and Medicare

You may have heard about Medicare's prescription drug coverage, also known as Medicare Part D, and wondered what this coverage might mean to you. That is, starting January 1, 2005 Medicare prescription drug coverage will be available to everyone eligible for Medicare.

We're pleased to let you know that, under the Medicare Modernization Act of 2003, the prescription drug coverage you have right now — provided by your Employer is considered "creditable coverage."

Creditable coverage means that your current plan's prescription drug coverage is, on average, as good as Medicare Part D coverage.

This letter is your notice of creditable coverage. Be sure to read this notice carefully and keep it in a safe place where you can find it.

Below you will find some answers to questions you may have regarding creditable coverage and how it relates to Medicare Part D plans.

What do I need to do?

If you are happy with your current prescription drug coverage, *you don't have to do anything*. Just keep using your coverage as you always have. You can still use the same pharmacy network, and your co-payments will stay the same.

Why do I need to keep my notice of creditable coverage?

If you are happy with your current prescription drug plan, keep using your plan as you always have. However, if after December 31, 2006, you decide that you would like to enroll in one of the new Medicare Part D prescription drug plans, you may be asked for a copy of this notice. This notice will let your new plan know that you have creditable coverage and are not required to pay a higher premium amount on your new coverage.

What if I lose my notice of creditable coverage?

If you need another copy of your notice of creditable coverage, please call us at 1-800-798-2422, or write to us at P.O. Box 1068, Decatur, IL 62525.

Do I have to enroll in a Medicare Part D plan now?

No. You do not have to enroll in a Medicare Part D plan if you are satisfied with the coverage you now get from your current plan. But you do have the option to enroll in a Medicare Part D prescription drug plan from November 15, 2006 to December 15, 2006. If you choose to enroll in a Medicare plan, that coverage will be available to you beginning January 1, 2007.

If I decide to enroll in a Medicare plan but don't like it, can I go back to my old plan?

If you are considering enrollment in a Medicare Part D prescription drug plan, check with your former employer before you enroll. You cannot have a Medicare Part D prescription drug plan and a different prescription drug plan that provides you with creditable coverage, like this one, at the same time. If you choose to enroll in a Medicare Part D plan and drop your creditable coverage, you may not be able to return to the same plan at the same rates. *It is important that you compare your current plan, including which drugs are covered, with the coverage and costs of Medicare Part D plans in your area.*

What if I drop my coverage but don't enroll in a Medicare Part D plan?

If you decide to drop your coverage but do not enroll in a prescription drug plan approved by Medicare after your current coverage ends, you may pay more for Medicare prescription drug coverage later. If after May 15, 2006 you go for 63 days or longer without coverage that is at least as good as Medicare's prescription drug coverage, *your monthly premium under a Medicare plan will increase at least 1% for each month that you did not have coverage after May 15, 2006. This increase will be effective as long as you have Medicare prescription coverage.*

For example, if you do not have coverage for 19 months before enrolling in Medicare prescription drug coverage, your premium with a Medicare plan will always be 19% higher than what you would have paid if you had enrolled before May 15, 2006. *Also, you may have to wait until the next November 15 to enroll.*

If I keep the coverage I'm getting now, can I enroll in a Medicare Part D plan later?

Yes. Starting January 1, 2006, you will have the opportunity to enroll in a Medicare prescription drug every year from November 15 to December 31. *However, if you decide you want to enroll in a Medicare Part D prescription drug plan after December 31, be sure you're covered under your current plan until your Medicare Part D coverage becomes effective.* If you choose to enroll in a Medicare plan without having creditable coverage with another plan, you may have to pay an increased premium, as explained above.

How can I get more information?

You will receive a copy of the handbook "Medicare & You 2006" from Medicare. This book contains more detailed information about Medicare plans that offer prescription drug coverage and will be available October 2005.

If you would like more information, you can find it by:

- Visiting www.medicare.gov.
- Calling your State Health Insurance Assistant Program (see your copy of the “Medicare & You” handbook for their telephone number).
- Calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

You may also call our Customer Service line toll-free at 1-800-798-2422.

For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. For more information about this extra help, visit the Social Security Administration Web site at www.socialsecurity.gov, or call them at 1-800-772-1213. TTY users should call 1-800-325-0778.

Be sure to keep this notice. You may be asked for a copy of this notice if you enroll in one of the new prescription drug plans approved by Medicare after May 15, 2006. This notice will let your new plan know that you are not required to pay a higher premium amount.

Sincerely,

Consociate-Dansig Management

Date: October 28, 2006
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